

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF  
DIVISION

In re:	§	
	§	
DERRICK L. GOLDEN	§	Case No. 14-50067
VANTHIDA GOLDEN	§	
	§	
Debtor(s)	§	

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter of the United States Bankruptcy Code was filed on . The undersigned trustee was appointed on .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$

Funds were disbursed in the following amounts:

Payments made under an interim  
disbursement  
Administrative expenses  
Bank service fees  
Other payments to creditors  
Non-estate funds paid to 3<sup>rd</sup> Parties  
Exemptions paid to the debtor  
Other payments to the debtor

Leaving a balance on hand of<sup>1</sup> \$

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was \_\_\_\_\_ and the deadline for filing governmental claims was \_\_\_\_\_. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ \_\_\_\_\_. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ \_\_\_\_\_ as interim compensation and now requests a sum of \$ \_\_\_\_\_, for a total compensation of \$ \_\_\_\_\_<sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ \_\_\_\_\_, and now requests reimbursement for expenses of \$ \_\_\_\_\_, for total expenses of \$ \_\_\_\_\_<sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: \_\_\_\_\_ By: /s/CHRISTAL L. CAUDILL  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1  
Document Page 3 of 13  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Exhibit A

Case No:	14-50067	CKP	Judge:	C. Kathryn Preston	Trustee Name:	CHRISTAL L. CAUDILL
Case Name:	DERRICK L. GOLDEN				Date Filed (f) or Converted (c):	01/07/2014 (f)
	VANTHIDA GOLDEN				341(a) Meeting Date:	02/13/2014
For Period Ending:	04/02/2015				Claims Bar Date:	06/02/2014

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Residence 6305 Chetti Dr. Columbus, Oh 43213	150,000.00	0.00	OA	22,918.28	FA
2. Cash	20.00	20.00		0.00	FA
3. Household Goods	1,000.00	1,000.00		0.00	FA
4. Clothing	100.00	100.00		0.00	FA
5. Wages	0.00	0.00		0.00	FA
6. 2013 Tax Refund	0.00	0.00		0.00	FA
7. 2007 Ford Focus	5,000.00	5,000.00		0.00	FA

				Gross Value of Remaining Assets
TOTALS (Excluding Unknown Values)	\$156,120.00	\$6,120.00		\$22,918.28      \$0.00
				(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

03/01/14 Filed Notice of Assets  
03/01/14 Letter to Mortgage company and counsel re defective mortgage  
03/12/14 Filed Application to employ counsel  
03/19/14 Order granting Application to Employ  
05/10/14 Review of Recorder's website for other liens  
06/17/14 Spoke to Nationstar re possible settlement  
06/24/14 Email from Nationstar's attorney that settlement offer will be coming  
07/21/14 Email from New attorney for Nationstar re settlement  
08/26/14 Follow up Email to Nationstar's attorney  
10/06/14 Review and Acceptance of Settlement Offer  
10/13/14 Filed Motion to Compromise  
12/15/14 Order returned by Judge requesting change in language  
02/13/15 Order granting Motion to Compromise  
03/17/15 Filed application for Compensation

RE PROP # 1 -- Payment made as compromise to avoidance claim. Debtor did not receive cash back to secured creditor. Document Page 4 of 13

Initial Projected Date of Final Report (TFR): 12/31/2014 Current Projected Date of Final Report (TFR): 04/30/2015

Exhibit A

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 14-50067  
Case Name: DERRICK L. GOLDEN  
VANTHIDA GOLDEN

Trustee Name: CHRISTAL L. CAUDILL  
Bank Name: Union Bank  
Account Number/CD#: XXXXXX6597  
Checking

Exhibit B

Taxpayer ID No: XX-XXX5372  
For Period Ending: 04/02/2015

Blanket Bond (per case limit): \$2,000,000.00  
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/05/14	1	First American Title Ins. Company 9000 E Pima Center Parkway Scottsdale, AZ 85258	Check	1110-000	\$22,918.28		\$22,918.28
01/26/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$26.37	\$22,891.91
02/25/15		Union Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$34.06	\$22,857.85

COLUMN TOTALS	\$22,918.28	\$60.43
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$22,918.28	\$60.43
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$22,918.28	\$60.43

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX6597 - Checking	\$22,918.28	\$60.43	\$22,857.85
	\$22,918.28	\$60.43	\$22,857.85
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$22,918.28		
Total Gross Receipts:	\$22,918.28		

## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 2:14-50067-CKP

Date: April 2, 2015

Debtor Name: DERRICK L. GOLDEN

Claims Bar Date: 6/2/2014

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	CHRISTAL L. CAUDILL 3757 Attucks Drive Powell, Ohio 43065	Administrative		\$0.00	\$3,041.83	\$3,041.83
100 2200	CHRISTAL L. CAUDILL 3757 Attucks Drive Powell, Ohio 43065	Administrative		\$0.00	\$56.44	\$56.44
100 3120	Christal L Caudill Esq. 3757 Attucks Drive Powell, OH 43065	Administrative		\$0.00	\$71.68	\$71.68
100 3120	Christal L. Caudill, Esq. Caudill Law Group 3757 Attucks Drive Powell, Ohio 43065	Administrative		\$0.00	\$892.25	\$892.25
1 300 7100	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$0.00	\$658.27	\$658.27
2 300 7100	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$0.00	\$1,183.41	\$1,183.41
3 300 7100	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$0.00	\$666.31	\$666.31
4 300 7100	American Infosource Lp As Agent For Midland Funding Llc Po Box 268941 Oklahoma City Ok 731268941	Unsecured		\$0.00	\$344.33	\$344.33
5 300 7100	Us Bank N. A. Us Bank N.A. Bankruptcy Department P.O. Box 5229 Cincinnati, Oh 45201-5229	Unsecured		\$0.00	\$607.23	\$607.23

## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 2:14-50067-CKP

Date: April 2, 2015

Debtor Name: DERRICK L. GOLDEN

Claims Bar Date: 6/2/2014

	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
6 300 7100	Us Bank N. A. Us Bank N.A. Bankruptcy Department P.O. Box 5229 Cincinnati, Oh 45201-5229	Unsecured		\$0.00	\$525.00	\$525.00
7 300 7100	Us Bank N. A. Us Bank N.A. Bankruptcy Department P.O. Box 5229 Cincinnati, Oh 45201-5229	Unsecured		\$0.00	\$55.00	\$55.00
8 300 7100	Jefferson Capital Systems LLC PO BOX 7999 SAINT CLOUD, MN 56302-9617	Unsecured		\$0.00	\$952.37	\$952.37
9 300 7100	Capital One Bank Usa Na Po Box 71083 Charlotte Nc 282721083	Unsecured		\$0.00	\$987.42	\$987.42
10 300 7100	Cavalry Spv I, Llc 500 Summit Lake Drive, Ste 400 Valhalla, Ny 10595	Unsecured		\$0.00	\$433.50	\$433.50
11 300 7100	Mount Carmel Health Corporate Service Center Customer Service, 2Nd Floor 6150 E. Broad St. Columbus, Oh 43213	Unsecured		\$0.00	\$4,828.61	\$4,828.61
12 300 7100	Waterford Park Homeowners Association, Inc. C/O Real Property Managment Inc. 5550 Blazer Parkway, Suite 175 Dublin, Ohio 43017	Unsecured	Lien not filed.	\$0.00	\$3,283.35	\$3,283.35
13 300 7100	American Electric Power Attn: Bankruptcy 1 Aep Way Hurricane, Wv 25526	Unsecured		\$0.00	\$216.01	\$216.01
14 300 7100	Quantum3 Group Llc As Agent For Moma Funding Llc Po Box 788 Kirkland, Wa 98083-0788	Unsecured		\$0.00	\$2,434.88	\$2,434.88



## Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 2:14-50067-CKP

Date: April 2, 2015

Debtor Name: DERRICK L. GOLDEN

Claims Bar Date: 6/2/2014

	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
15 300 7100	C/O Ascension Capital Gr Capital One Auto Finance Capital One Auto Finance, C/O Ascension Capital Gr P.O. Box 201347 Arlington, Tx 76006	Unsecured		\$0.00	\$4,570.35	\$4,570.35
16 300 7100	Ohio State University The Law Office of Charles Mifsud 6305 Emerald Parkway Dublin, OH 43016	Unsecured		\$0.00	\$813.00	\$813.00
17 300 7100	Ohio Department Of Taxation Bankruptcy Division P.O. Box 530 Columbus, Oh 43216	Unsecured		\$0.00	\$166.26	\$166.26
18 400 4110	Nationstar Mortgage Attn: Bankruptcy Department 350 Highland Drive Lewisville, Tx 75067	Secured		\$0.00	\$168,428.92	\$168,428.92
Case Totals				\$0.00	\$195,216.42	\$195,216.42

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 14-50067

Case Name: DERRICK L. GOLDEN

VANTHIDA GOLDEN

Trustee Name: CHRISTAL L. CAUDILL

Balance on hand \$

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
18	Nationstar Mortgage	\$	\$	\$	\$

Total to be paid to secured creditors \$

Remaining Balance \$

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: CHRISTAL L. CAUDILL	\$	\$	\$
Trustee Expenses: CHRISTAL L. CAUDILL	\$	\$	\$
Attorney for Trustee Expenses: Christal L Caudill Esq.	\$	\$	\$
Other: Christal L. Caudill, Esq.	\$	\$	\$

Total to be paid for chapter 7 administrative expenses \$

Remaining Balance \$

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Cavalry Spv I, Llc	\$	\$	\$
2	Cavalry Spv I, Llc	\$	\$	\$
3	Cavalry Spv I, Llc	\$	\$	\$
4	American Infosource Lp As Agent For	\$	\$	\$
5	Us Bank N. A.	\$	\$	\$
6	Us Bank N. A.	\$	\$	\$
7	Us Bank N. A.	\$	\$	\$
8	Jefferson Capital Systems LLC	\$	\$	\$
9	Capital One Bank Usa Na	\$	\$	\$
10	Cavalry Spv I, Llc	\$	\$	\$

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
11	Mount Carmel Health	\$	\$	\$
12	Waterford Park Homeowners Association, Inc.	\$	\$	\$
13	American Electric Power	\$	\$	\$
14	Quantum3 Group Llc As Agent For	\$	\$	\$
15	C/O Ascension Capital Gr Capital One Auto Finance	\$	\$	\$
16	Ohio State University	\$	\$	\$
17	Ohio Department Of Taxation	\$	\$	\$

Total to be paid to timely general unsecured creditors \$ \_\_\_\_\_

Remaining Balance \$ \_\_\_\_\_

Tardily filed claims of general (unsecured) creditors totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be \_\_\_\_\_ percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ \_\_\_\_\_ have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be \_\_\_\_\_ percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE